



## HEALTH INSURANCE PLANS SEEKING EXCHANGE CERTIFICATION FOR 2015: DEDUCTIBLES AND OUT OF POCKET MAXIMUMS

### INDIVIDUAL MARKET COVERAGE (INDIVIDUALS, FAMILIES, AND SELF-EMPLOYED)

Below is a summary of some of the out-of-pocket costs included in plans seeking certification to be sold through the Federally-facilitated Exchange for the individual market in 2015. These charts focus on two types of cost sharing – **Deductibles<sup>1</sup>** and **Out of Pocket Maximums<sup>2</sup>** – that will apply to covered Essential Health Benefits. Each chart provides the lowest, highest, and median available option available by **Plan Metal Level<sup>3</sup>** and insurance company along with a summary of the lowest, highest, and median available option across all companies in each metal level.

*Note: Some plans may separate the cost sharing that applies to medical benefits and prescription drug benefits. In these cases, we have combined the two separate amounts to reflect the combined deductible and/or out of pocket maximum. Additionally, plans may have multiple network tiers that include different cost sharing provisions. In these cases, we have included the preferred tier's deductible and out of pocket maximum.*

#### INDIVIDUAL MARKET: SELF-ONLY COVERAGE

Self-Only Coverage <i>Plans Seeking FFE Certification</i>	BlueChoice HealthPlan			BlueCross BlueShield of SC			Consumers' Choice Health Plan			Coventry Healthcare of the Carolinas			Time Insurance Company			All Companies Combined		
	Min	Max	Median	Min	Max	Median	Min	Max	Median	Min	Max	Median	Min	Max	Median	Min	Max	Median
CATASTROPHIC																		
Out of Pocket Maximum	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	n/a	n/a	n/a	\$6,600	\$6,600	\$6,600
Deductible	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	n/a	n/a	n/a	\$6,600	\$6,600	\$6,600
BRONZE																		
Out of Pocket Maximum	\$6,250	\$6,500	\$6,350	\$6,250	\$6,450	\$6,350	\$5,500	\$6,600	\$6,600	\$6,300	\$6,600	\$6,450	\$6,000	\$6,350	\$6,175	\$5,500	\$6,600	\$6,350
Deductible	\$4,500	\$6,500	\$5,625	\$4,000	\$6,300	\$5,000	\$4,400	\$6,300	\$5,500	\$5,000	\$6,300	\$6,025	\$5,000	\$6,000	\$5,500	\$4,000	\$6,500	\$5,350
SILVER																		
Out of Pocket Maximum	\$3,250	\$6,350	\$5,575	\$3,600	\$6,600	\$6,000	\$2,900	\$6,600	\$6,350	\$6,250	\$6,600	\$6,250	\$3,500	\$6,350	\$4,925	\$2,900	\$6,600	\$6,250
Deductible	\$400	\$6,000	\$2,750	\$0	\$6,000	\$2,400	\$0	\$4,000	\$2,700	\$2,750	\$3,750	\$3,250	\$2,000	\$3,500	\$2,750	\$0	\$6,000	\$2,750
GOLD																		
Out of Pocket Maximum	\$2,000	\$6,350	\$3,250	\$2,000	\$4,200	\$4,100	\$3,500	\$4,500	\$4,000	\$4,250	\$5,650	\$4,250	\$6,350	\$6,350	\$6,350	\$2,000	\$6,350	\$4,250
Deductible	\$800	\$2,000	\$1,050	\$800	\$2,000	\$1,100	\$600	\$1,500	\$1,000	\$1,250	\$1,400	\$1,250	\$0	\$0	\$0	\$0	\$2,000	\$1,000
PLATINUM																		
Out of Pocket Maximum	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
Deductible	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$0	\$0	\$0	\$0	\$0	\$0



## INDIVIDUAL MARKET: FAMILY COVERAGE

Family Coverage <i>Plans Seeking FFE Certification</i>	BlueChoice HealthPlan			BlueCross BlueShield of SC			Consumers' Choice Health Plan			Coventry Health Care of the Carolinas			Time Insurance Company			All Companies Combined		
	Min	Max	Median	Min	Max	Median	Min	Max	Median	Min	Max	Median	Min	Max	Median	Min	Max	Median
CATASTROPHIC																		
Out of Pocket Maximum	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	n/a	n/a	n/a	\$13,200	\$13,200	\$13,200
Deductible	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	n/a	n/a	n/a	\$13,200	\$13,200	\$13,200
BRONZE																		
Out of Pocket Maximum	\$10,850	\$11,550	\$11,050	\$10,950	\$11,300	\$11,200	\$11,000	\$13,200	\$13,200	\$12,600	\$13,200	\$12,900	\$12,000	\$12,700	\$12,350	\$10,850	\$13,200	\$12,600
Deductible	\$8,000	\$11,100	\$9,875	\$7,100	\$10,950	\$9,000	\$8,800	\$12,600	\$11,000	\$10,000	\$12,600	\$12,050	\$10,000	\$12,000	\$11,000	\$7,100	\$12,600	\$10,425
SILVER																		
Out of Pocket Maximum	\$2,600	\$11,750	\$9,675	\$6,900	\$12,050	\$10,425	\$5,800	\$13,200	\$12,700	\$12,500	\$13,200	\$12,500	\$7,000	\$12,700	\$9,850	\$2,600	\$13,200	\$11,675
Deductible	\$650	\$11,100	\$5,050	\$0	\$11,000	\$4,425	\$0	\$8,000	\$5,400	\$5,500	\$7,500	\$6,500	\$4,000	\$7,000	\$5,500	\$0	\$11,100	\$5,500
GOLD																		
Out of Pocket Maximum	\$4,250	\$13,200	\$6,425	\$4,250	\$8,250	\$7,775	\$7,000	\$9,000	\$8,000	\$8,500	\$11,300	\$8,500	\$12,700	\$12,700	\$12,700	\$4,250	\$13,200	\$8,500
Deductible	\$1,500	\$4,250	\$2,325	\$0	\$4,250	\$1,900	\$1,200	\$3,000	\$2,000	\$2,500	\$2,800	\$2,500	\$0	\$0	\$0	\$0	\$4,250	\$2,250
PLATINUM																		
Out of Pocket Maximum	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000	\$4,000
Deductible	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	\$0	\$0	\$0	\$0	\$0	\$0

<sup>1</sup>The **Deductible** is the amount you owe for health care services your health insurance or plan covers before your health insurance or plan begins to pay. For example, if your deductible is \$2,000, your plan won't pay anything until you have met your \$2,000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.

<sup>2</sup> The **Out of Pocket Maximum** is the most you pay during a policy period (usually one year) before your health insurance or plan starts to pay 100% for covered essential health benefits. This limit must include the amount you pay toward your deductible along with other cost sharing provisions, such as coinsurance, copayments, or similar charges. This limit does NOT include premiums, balance billing amounts charged to you directly by non-network providers, out-of-network cost-sharing, or spending for non-essential health benefits. The federal government sets a limit on the out of pocket maximum each year. For 2015, the out of pocket maximum can be no more than \$6,600 for plan that only provides coverage for one individual ("self-only") and \$13,200 for a family plan.

<sup>3</sup>Plans are assigned one of five categories, commonly referred to as the **Plan Metal Level**, based on how you and the plan expect to share the costs for health care. Plans in each category pay different amounts of the total costs of an average person's care. The plan category you choose affects the total amount you'll likely spend for essential health benefits during the year.